

PERFORMANCE

Funded by a Group Variable Annuity

The Hartford

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Total return includes capital appreciation (depreciation), realized gains (losses), plus dividend or interest income. The investment return and principal value of an investment will fluctuate so that when units/shares are redeemed they may be worth more, or less, than the original cost. Results shown do not take into account personal income taxes or capital gains taxes. Current performance may be lower or higher than the performance data quoted. For current performance information to the most recent month-end, refer to our website at <http://retire.hartfordlife.com>.

"The Hartford" is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life Insurance Company.

* Returns are net of total fund operating expenses and a mortality and expense risk and administrative charge (ME&A). The maximum ME&A charge for your plan is 1.25%; however, your plan's exact ME&A charge may be lower. Refer to a current fee schedule for charges applicable to your plan.

Sales-Adjusted returns are calculated to the inception date of the underlying fund. Standardized returns are calculated to the date the underlying fund was added to the separate account in which the underlying assets are held. Both the Sales-Adjusted returns and Standardized returns assume a \$1,000 investment and deductions for total fund operating charges, a mortality, expense risk and administrative charge, an assumed \$30 annual maintenance fee, and maximum contingent deferred sales charges of 5%, 4%, 3%, 2%, 1%, 0% in years 1-5, respectively. The maximum mortality, expense risk and administration charge (ME&A) allowed in your plan's program is 1.25%. Your actual ME&A may be lower. Refer to a current fee schedule for charges applicable to your plan.

The underlying funds were active prior to the 12/01/2000 separate account inception date. All returns are computed using hypothetical unit values which are based on the underlying fund's performance less separate account charges and assume the investment option was available as of the inception date of the underlying fund for the periods indicated.

Investment choices are available through group variable annuity contracts (HL-15420 with rider HL-16957). All contracts are issued by Hartford Life Insurance Company (Simsbury, CT) and underwritten and distributed by Hartford Securities Distribution Company (Simsbury, CT).

This presentation must be preceded or accompanied by a currently effective prospectus. Read this information carefully before you invest or send money. Questions should be directed to your local Hartford Representative, our Customer Service Center at 1-800-528-9009, or our website at <http://retire.hartfordlife.com>.

¹ Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.

² Small Cap stocks generally have higher risk and return characteristics than large-company stocks.

³ Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.

⁴ Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."

Monthly Sales Adjusted Returns as of September 30, 2008

Average Annual Total Return				Underlying Fund Inception Date
1 Yr.	5 Yr.	10 Yr.	Since Incept	

Quarterly Standardized Returns as of September 30, 2008

Average Annual Total Return				Inception in Separate Account
1 Yr.	5 Yr.	10 Yr.	Since Incept	

INTERNATIONAL/GLOBAL

AF EuroPacific Grth ¹	-31.69%	9.31%	6.64%	N/A	04/16/1984
AllianceBern IntlVal ¹	-43.86%	6.54%	N/A	6.13%	03/29/2001
Janus Adv Intl Grwth ¹	-36.57%	15.87%	8.85%	N/A	04/30/1997
Templeton Growth ¹	-35.17%	2.95%	5.22%	N/A	11/29/1954

-31.69%	N/A	N/A	4.65%	07/07/2005
-43.86%	N/A	N/A	-0.41%	07/07/2005
-36.57%	15.87%	N/A	9.59%	05/01/2002
-35.17%	N/A	N/A	-3.81%	07/07/2005



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	Monthly Sales Adjusted Returns as of September 30, 2008					Quarterly Standardized Returns as of September 30, 2008				
	Average Annual Total Return				Underlying Fund Inception Date	Average Annual Total Return				Inception in Separate Account
	1 Yr.	5 Yr.	10 Yr.	Since Incept		1 Yr.	5 Yr.	10 Yr.	Since Incept	
SMALL CAP										
Goldman SachsSmCap ²	-17.84%	6.45%	10.02%	N/A	10/22/1992	-17.84%	N/A	N/A	-5.71%	05/01/2006
Lord Abbett SC Blend ²	-19.67%	7.87%	N/A	7.66%	06/26/2001	-19.67%	N/A	N/A	0.55%	07/07/2005
Van Kampen SC Growth ²	-24.52%	8.29%	N/A	-4.40%	11/27/2000	-24.52%	N/A	N/A	-7.28%	05/01/2006
MID CAP										
Alger MC Growth Inst ³	-41.71%	2.22%	7.26%	N/A	11/08/1993	-41.71%	N/A	N/A	-8.08%	07/01/2006
Pioneer M-Cap Value ³	-26.76%	6.04%	7.41%	N/A	07/25/1990	-26.76%	N/A	N/A	-6.34%	05/01/2006
Victory Spec Val ³	-30.63%	8.01%	7.40%	N/A	12/03/1993	-30.63%	N/A	N/A	0.90%	07/07/2005
LARGE CAP										
AF Growth Fund Amer	-29.44%	4.02%	6.39%	N/A	12/01/1973	-29.44%	N/A	N/A	-0.69%	07/07/2005
Davis NY Venture	-28.61%	4.06%	3.92%	N/A	02/17/1969	-28.61%	N/A	N/A	-1.96%	07/07/2005
Eaton Vance LC Value	-24.05%	7.03%	5.26%	N/A	09/23/1931	-24.05%	N/A	N/A	-2.78%	07/01/2006
ASSET ALLOCATION/BALANCED										
LifePath 2010	-16.86%	1.42%	1.11%	N/A	02/25/1994	-16.86%	N/A	N/A	-1.10%	07/07/2005
LifePath 2020	-21.88%	1.93%	0.82%	N/A	03/01/1994	-21.88%	N/A	N/A	-1.45%	07/07/2005
LifePath 2030	-25.42%	2.31%	0.73%	N/A	03/01/1994	-25.42%	N/A	N/A	-1.72%	07/07/2005
LifePath 2040	-28.30%	2.54%	0.60%	N/A	03/01/1994	-28.30%	N/A	N/A	-2.05%	07/07/2005
LifePath Retirement	-15.40%	0.63%	1.06%	N/A	02/25/1994	-15.40%	N/A	N/A	-1.42%	07/07/2005
Van Kampen Equity In	-22.34%	3.03%	4.78%	N/A	08/03/1960	-22.34%	3.03%	N/A	1.63%	05/01/2002
BOND										
Goldman Sachs GvInc	-3.93%	0.26%	1.87%	N/A	02/10/1993	-3.93%	N/A	N/A	0.68%	05/01/2006
Htfd TotRet Bond HLS	-11.27%	-0.96%	1.75%	N/A	08/31/1977	-11.27%	-0.96%	N/A	1.21%	05/01/2002
PIMCO Real Return	-4.55%	1.09%	4.54%	N/A	01/29/1997	-4.55%	N/A	N/A	-1.04%	07/07/2005
Pioneer High Yield ⁴	-21.15%	1.08%	7.92%	N/A	02/12/1998	-21.15%	N/A	N/A	-3.88%	07/01/2006



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Period Ending September 30, 2008

BENCHMARK INDICES

	Total Return			Avg Annual Total Return			
	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.
S&P 500 Index ¹	-8.90%	-8.36%	-19.27%	-21.96%	0.22%	5.17%	3.06%
LehBr Gov/Corp Index ²	-2.54%	-1.64%	-0.67%	2.41%	3.60%	3.34%	5.00%
NASDAQ ³	-11.64%	-8.77%	-21.13%	-22.57%	-0.94%	3.20%	2.13%

Market indices have been provided for comparison purposes only. The indices represented are not illustrative of the performance of any investment option offered through The Hartford's retirement programs. These indices are unmanaged and are not available for direct investment.

¹ S&P is an index which measures broad-based changes in stock market conditions based on the average performance of 500 widely held common stocks.

² The Lehman Government Corporate Bond Index, an unmanaged list of U.S. Treasury/Agency and investment grade corporate debt securities, is used as a general measure of performance of fixed income securities.

³ NASDAQ is a computerized system that provides brokers and dealers with price quotations for securities traded over the counter as well as for many NYSE listed securities.

Period Ending September 30, 2008

Period Ending September 30, 2008		Total Return			Avg Annual Total Return*					
INVESTMENT CHOICES	Morningstar Category									Inception Date
		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
INTERNATIONAL/GLOBAL										
AF EuroPacific Grth ¹	Foreign Large Blend	-11.18%	-18.11%	-26.49%	-25.58%	4.23%	11.67%	8.78%	N/A	4/16/1984
AllianceBern IntlVal ¹	Foreign Large Value	-17.03%	-24.46%	-34.96%	-38.56%	-1.27%	8.79%	N/A	8.45%	3/29/2001
Janus Adv Intl Grwth ¹	Foreign Large Growth	-20.59%	-24.23%	-30.86%	-30.84%	11.19%	18.09%	10.97%	N/A	4/30/1997
Templeton Growth ¹	World Stock	-11.65%	-14.08%	-27.25%	-29.20%	-2.66%	5.45%	7.30%	N/A	11/29/1954
SMALL CAP										
Goldman SachsSmCap ²	Small Value	-4.64%	3.37%	-3.24%	-10.51%	3.23%	9.01%	11.90%	N/A	10/22/1992
Lord Abbett SC Blend ²	Small Growth	-9.47%	-8.40%	-10.03%	-12.60%	2.71%	10.35%	N/A	10.05%	6/26/2001



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Period Ending September 30, 2008		Total Return			Avg Annual Total Return*					Inception Date
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
SMALL CAP										
Van Kampen SC Growth ²	Small Growth	-9.77%	-10.70%	-18.99%	-17.81%	4.07%	10.79%	N/A	0.25%	11/27/2000
MID CAP										
Alger MC Growth Inst ³	Mid-Cap Growth	-19.70%	-27.08%	-38.53%	-36.32%	-2.77%	4.76%	8.93%	N/A	11/8/1993
Pioneer M-Cap Value ³	Mid-Cap Value	-9.66%	-8.74%	-15.47%	-20.13%	0.58%	8.52%	9.44%	N/A	7/25/1990
Victory Spec Val ³	Mid-Cap Blend	-15.82%	-19.31%	-23.32%	-24.41%	0.82%	10.39%	9.53%	N/A	12/3/1993
LARGE CAP										
AF Growth Fund Amer	Large Growth	-11.96%	-15.09%	-20.91%	-23.11%	0.52%	6.62%	8.27%	N/A	12/1/1973
Davis NY Venture	Large Blend	-9.02%	-9.92%	-20.54%	-22.17%	-0.07%	6.61%	6.17%	N/A	2/17/1969
Eaton Vance LC Value	Large Value	-7.95%	-10.26%	-16.67%	-17.33%	3.38%	9.57%	7.58%	N/A	9/23/1931
ASSET ALLOCATION/BALANCED										
LifePath 2010	Target-Date 2000-2014	-5.62%	-6.24%	-9.06%	-9.65%	1.84%	4.35%	3.86%	N/A	2/25/1994
LifePath 2020	Target-Date 2015-2029	-7.34%	-8.51%	-13.23%	-15.00%	0.98%	4.74%	3.57%	N/A	3/1/1994
LifePath 2030	Target-Date 2030+	-8.56%	-10.07%	-16.15%	-18.77%	0.34%	5.04%	3.45%	N/A	3/1/1994
LifePath 2040	Target-Date 2030+	-9.57%	-11.36%	-18.56%	-21.84%	-0.22%	5.21%	3.30%	N/A	3/1/1994
LifePath Retirement	Target-Date 2000-2014	-5.23%	-5.79%	-7.97%	-8.10%	1.78%	3.64%	3.87%	N/A	2/25/1994
Van Kampen Equity In	Moderate Allocation	-5.14%	-4.66%	-13.64%	-15.44%	0.49%	5.76%	7.00%	N/A	8/3/1960
BOND										
Goldman Sachs GvInc	Intermediate Government	-0.06%	0.17%	0.88%	4.14%	4.04%	3.50%	4.67%	N/A	2/10/1993
Htfd TotRet Bond HLS	Intermediate-Term Bond	-3.71%	-4.77%	-5.17%	-3.72%	1.28%	2.21%	4.48%	N/A	8/31/1977
PIMCO Real Return	Inflation-Protected Bond	-6.18%	-5.88%	-1.70%	3.36%	2.85%	4.21%	6.96%	N/A	1/29/1997
Pioneer High Yield ⁴	High Yield Bond	-9.62%	-11.44%	-13.02%	-14.25%	0.96%	3.97%	9.78%	N/A	2/12/1998



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INVESTMENT CHOICES		Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept
										Date

GENERAL (DECLARED RATE) ACCOUNT

4th Q 008: 3.50% 3rd Q 08: 3.50% 2nd Q 08: 3.50%

The Declared Rate set forth above is credited through the close of the calendar year on contributions received during the designated calendar quarter. Rates quoted are effective annual yields.

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